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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/092,028	03/05/2002	Robert Degen	20375-003210	7763

20350 7590 07/05/2007
TOWNSEND AND TOWNSEND AND CREW, LLP
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EXAMINER

CHANDLER, SARA M

ART UNIT	PAPER NUMBER
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3693

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07/05/2007

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Interview Summary	Application No.	Applicant(s)	
	10/092,028	DEGEN ET AL.	
	Examiner Sara Chandler	Art Unit 3693	

All participants (applicant, applicant's representative, PTO personnel):

(1) Sara Chandler. (3) _____.

(2) Darin Gibby. (4) _____.

Date of Interview: 14 June 2007.

Type: a) Telephonic b) Video Conference
c) Personal [copy given to: 1) applicant 2) applicant's representative]

Exhibit shown or demonstration conducted: d) Yes e) No.
If Yes, brief description: _____.

Claim(s) discussed: 1, 3-14, 18, 19 and 25-27 ..

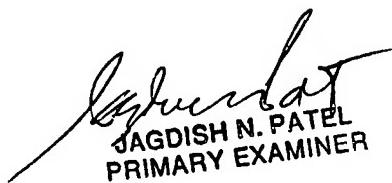
Identification of prior art discussed: Busuioc.

Agreement with respect to the claims f) was reached. g) was not reached. h) N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: See Continuation Sheet.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.



JAGDISH N. PATEL
PRIMARY EXAMINER



Sara Chandler
Examiner's signature, if required

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments:

Discussion and clarification regarding language that should be presented in the independent claim and how presently drafted claims are interpreted.

1) Active steps performed do not depend on the particular type of transaction system used.

Providing a reference designator list.

Evaluating a transaction associated with a given type of transaction system against the reference list.

The different types of transaction systems all fall within the same field of use/analogous. Doing the same thing for each?

2) Two identical process in terms of outcome. There is no dependence on each other. It is like a duplication of the same part of the invention. What is innovative about a plurality of systems, particularly a plurality of types of transaction systems?

3) "Suspicious activity" is not quantifiable, it is abstract. Need some tangible measure in terms of volume, time frame etc.

4) The detection or quantification of "suspicious activity" needs to be a positively recited step.

5) Steps missing. After you evaluate or compare to see if there is fraud or suspicious activity. What next? Why are you evaluating? What is the useful, concrete and tangible result?

If no suspicion what happens?

If suspicion found what happens?

6) Look at the dependent claims and make sure they still make sense in light of the changes in the independent claim.

7) Review of 2111 and 2106 II C was recommended for how the claims will be interpreted by the examiner.

Intent to file a supplemental amendment was indicated by the Applicant.